Fill in this information to identify the case:

Debtor 1 Luis Miguel Rivera

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 25-10875-pmm

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges 12/16

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Freedom Mortgage Corporation **Court claim no**. (if known): 6

Last four digits of any number you use to identify the debtor's account: 3608

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?

☒ No
☐ Yes. Date of the last notice: _____/____/_____

Part 1: Itemize Postpetition Fees, Expenses, and Charges

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates incurred		Amount
1. Late charges		(1)	$ 0.00
2. Non-sufficient funds (NSF) fees		(2)	$ 0.00
3. Attorney's fees	03/11/2024 plan Review $600	(3)	$ 600.00
4. Filing fees and court costs		(4)	$ 0.00
5. Bankruptcy/Proof of claim fees		(5)	$ 0.00
6. Appraisal/Broker's price opinion fees		(6)	$ 0.00
7. Property inspection fees		(7)	$ 0.00
8. Tax advances (non-escrow)		(8)	$ 0.00
9. Insurance advances (non-escrow)		(9)	$ 0.00
10. Property preservation expenses. Specify:		(10)	$ 0.00
11. Other. Specify:		(11)	$ 0.00
12. Other. Specify:		(12)	$ 0.00
13. Other. Specify:		(13)	$ 0.00
14. Other. Specify:		(14)	$ 0.00

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid. See 11 U.S.C. § 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor1 Luis Miguel Rivera
First Name Middle Name Last Name

Case number *(if known)* 25-10875-pmm

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.
☒ I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

✘ /s/Andrew Spivack
Signature

Date 05/23/2025

Print: **Andrew Spivack (84439)**
First Name Middle Name Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 3825 Forrestgate Dr.
Number Street

Winston-Salem, NC 27103
City State ZIP Code

Contact phone 844-856-6646

Email PABKR@brockandscott.com

L.B.F. 9014-4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA
Reading Division

IN RE: Luis Miguel Rivera	Case No. 25-10875-pmm Chapter 13
Freedom Mortgage Corporation, Movant vs. LUIS MIGUEL RIVERA , Debtor	

CERTIFICATE OF SERVICE

I, the undersigned, certify that on May 23, 2025, I did cause a true and correct copy of the documents described below to be served on the parties listed on the mailing list exhibit, a copy of which is attached and incorporated as if fully set forth herein, by the means indicated and to all parties registered with the Clerk to receive electronic notice via the CM/ECF system:

- Notice of Postpetition Mortgage Fees, Expenses, and Charges

I certify under penalty of perjury that the above document was sent using the mode of service indicated.

Date: May 23, 2025

/s/Andrew Spivack
Andrew Spivack, PA Bar No. 84439
Mario Hanyon, PA Bar No. 203993
Ryan Srnik, PA Bar No. 334854
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
3825 Forrestgate Drive
Winston Salem, NC 27103
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

Mailing List Exhibit: (Check all that apply. If via e-mail, include e-mail address. Continue to the next page if necessary.)

MICHAEL A. CIBIK, Debtor's Attorney
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
help@cibiklaw.com
Debtor's Attorney
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

SCOTT F WATERMAN [Chapter 13],
2901 St. Lawrence Ave.
Suite 100
Reading, PA 19606
Bankruptcy Trustee
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street Suite 320
Philadelphia, PA 19107
US Trustee
Via: ☒ CM/ECF ☐ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other:

LUIS MIGUEL RIVERA
1925 READING AVENUE
READING, PA 19609
Debtor
Via: ☐ CM/ECF ☒ 1st Class Mail ☐ Certified Mail ☐ e-mail:
☐ Other: